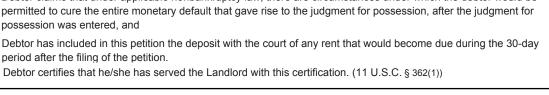
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### United States Bankruptcy Court Northern District of Illinois Eastern Division

<b>Voluntary Petition</b>	
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									-			
Name of Debtor	Name of Debtor (if individual, enter Last, First, Middle):  Donegan, Wilhelmina						Name of Joint Debtor (Spouse) (Last, First, Middle)					
All Other Names and trade names	used by the				rried, maider	All O maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-6155							our digits of Soc re than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN		
Street Address of Debtor (No. & Street, City, and State): 4839 Colonial Dr Monee IL 60449						Stree	t Address of Joi	nt Debtor (No.	& Street, City	, and State):		
WONCE IL					0449	4_						
County of Reside	ence or of th	ne Principal Pla		ess:		Coun	ty of Residence	or of the Princ	cipal Place of I	Business:		
Mailing Address	of Debtor (if	different from	street addre	ess)		Mailir	ng Address of Jo	oint Debtor (if o	different from s	street address):		
Location of Princ	ipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):						
Type of Debt	or (Form of one ck one box)		l_	Nature of Bu (Check one	oox.)		•	ptcy Code Ur	der Which th	e Petition is Filed (Check one box)		
See Exhib	oit D on page 2	Joint Debtors) 2 of this form s LLC & LLP)	☐ Single	Care Busine Asset Real od in 11 U.S.0 ad	Estate as		Chapter 7 Chapter 9 Chapter 11 Chapter 12	☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding				
☐ Partnersh	•		☐ Stock	broker			Chapter 13			15 Petition for Recognition eign Nonmain Proceeding		
Other (If above er			I	nodity Broker ng Bank			Nature of Debts (Check one Box)					
above entities, check this box and state type of entity below.)    Clearing Bank						d § ir ne p	bebts are primar ebts, defined in 101(8) as "incu dividual primari ersonal, family, urpose."	11 U.S.C. rred by an ly for a	☐ Deb	ts are primarily business ts.		
		Filing Fee (C	heck <b>one</b> box)			Check	Chapter 11 Debtors Check one box					
<ul> <li>Filing Fee attached</li> <li>□ Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>□ Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>						Check	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one of more classes					
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured credito  Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.							es paid, there w	vill be no		This space is for court use only		
Estimated Numbe												
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000			
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			
Estimated Liabiliti  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			

Case 09-30593 Doc 1 Filed 08/20/09 Entered 08/20/09 14:17:29 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 39 **Voluntary Petition** Name of Debtor(s) Donegan, Wilhelmina This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Wylie W Mok Wylie W Mok Dated: 08/20/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be



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### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

### Donegan, Wilhelmina

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Wilhelmina Donegan Wilhelmina Donegan

Dated: 08/11/2009

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### Signature of Attorney /s/ Wylie W Mok

Signature of Attorney for Debtor(s)

### Wylie W Mok

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 08/20/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan Debtor

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 08/11/2009 /s/ Wilhelmina Donegan
Wilhelmina Donegan

**~** 

Sign & Date Here

## Document Page 5 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan Debtor

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Sign & Date
l cer	rtify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 1 does not apply in this district.	1 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonab participate in a credit counseling briefing in person, by telephone, or through the Internet.);	le effort, to
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as of realizing and making rational decisions with respect to financial responsibilities.);	to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be by a motion for determination by the court.]	accompanied
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 day your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismiss not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	of any debt . Any extension of
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit cous of I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exhere.]	inseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agend United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assist performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to racopy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan de the agency no later than 15 days after your bankruptcy case is filed.	ed me in ne. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agent United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assist performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. At certificate and a copy of any debt repayment plan developed through the agency.	ed me in

PFG Record # 439618

08/11/2009

Dated:

Here

# Document Page 6 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED					
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$20,295	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$-	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$28,931	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,214			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,780			
TOTALS	\$ 20,295 TOTAL ASSETS	\$ 28,931 TOTAL LIABILITIES						

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Wilhelmina Donegan / Debtor

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	

Average Income (from Schedule I, Line 16)	\$ 3,214.00
Average Expenses (from Schedule J, Line 18)	\$ 2,780.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,040.00

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 28,931.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 28,931.00

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## Document Page 8 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
PIF 1996 Dutch Mobile home at 4839 Colonial Dr, Monee IL 60449 worth \$33,500. Debtor has a undivided 1/2 interest in this property.	Fee Simple	J	\$ 16,750	

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$16,750.00

PFG Record # 439618 B6A (Official Form 6A) (12/07) Page 1 of 1

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with Chase Bank		\$	20
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures, DVDs		\$	100
06. Wearing Apparel					
O7. Furn and investor		Necessary wearing apparel.		\$	50
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	75
08. Firearms and sports, photographic, and other hobby equipment.		Hobby equipment		\$	100

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	A A B	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or	
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$	0	
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
PFG Record # 439618		 	orm 6E	3) (12/07)	Page 2 of 3	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property		Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
25. Autos, Truck, Trailers and other vehicles and accessories.		2000 Toursto DAVA with 44k miles		¢ 47.050		
26. Boats, motors and accessories.		2008 Toyota RAV4 with 11k miles		\$ 17,950		
	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		<b>Total</b> (Report also on Summary of Schedules)		\$20,295		

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
PIF 1996 Dutch Mobile home at 4839 Colonial Dr, Monee IL 60449 worth \$33,500. Debtor has a undivided 1/2 interest in this property.	11 USC & 522(d)(1)	\$ 16,750	\$ 16,750
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Chase Bank	11 USC & 522(d)(5)	\$ 20	\$ 20
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	11 USC & 522(d)(3)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures, DVDs	11 USC & 522(d)(3)	\$ 40	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	11 USC & 522(d)(3)	\$ 50	\$ 50
07. Furs and jewelry.			
Earrings, watch, costume jewelry	11 USC & 522(d)(4)	\$ 75	\$ 75
08. Firearms and sports, photographic, and other hobby equipment.			
Hobby equipment	11 USC & 522(d)(3)	\$ 100	\$ 100
25. Autos, Truck, Trailers and other vehicles and accessories.			
2008 Toyota RAV4 with 11k miles	11 USC & 522(d)(2) 11 USC & 522(d)(5)	\$ 3,225 \$ 4,525	\$ 17,950
DEC Decord # 439619		rial Form 6C) (12/	07) Page 1 of 1

## Document Page 13 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
[x] None								

(Report also on Summary of Schedules.)

**Total** 

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

### Document Page 14 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan / Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_								
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of laim
1	Bandes Cory Attorneys Attn: Bankruptcy Dept. 19 S La Salle St. Chicago IL 60603 Acct #:			Dates: Reason: Attorney's Fees & Notice				\$ 900
2	Bill Me Later Bankruptcy Department PO Box 2394 Omaha NE 68103-2394 Acct #: XXX XX 6155			Dates: Reason: Credit Card or Credit Use				\$ 550
3	Catherine/Tape Report Attn: Bankruptcy Dept. 1103 Allen Dr Milford OH 45150 Acct #: XXXXX6155			Dates: 2003-2009 Reason: Credit Card or Credit Use				\$ 226

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Wilhelmina Donegan / Debtor

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Cro	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX6155			Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 7,531
5	Dependon Collection SE Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522 Acct #: 608545852320			Dates: 2007-2007 Reason: Medical Debt				\$ 91
6	Discover Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850			Dates: 1991-2009 Reason: Credit Card or Credit Use				\$ 16,662
7	Acct #: XXXXX6155  Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX6155			Dates: 2009 Reason: Notice Only				\$ 0
8	Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX6155			Dates: 2009 Reason: Notice Only				\$ 0
9	Fashion Bug Attn: Bankruptcy Dept. 1103 Allen Dr Milford OH 45150 Acct #: XXXXX6155			Dates: 1988-2006 Reason: Credit Card or Credit Use				\$ 482
10	JC Penney Attn: Bankruptcy Dept. Po Box 984100 El Paso TX 79998 Acct #: XXXXX6155			Dates: 2002-2009 Reason: Credit Card or Credit Use				\$ 234

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Wilhelmina Donegan / Debtor

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
11 Knapp Medical Attn: Bankruptcy Dept. 3303 S Halsted St Chicago IL 60608 Acct #: 000850			Dates: Reason: <b>Medical Debt</b>				\$	239
12 Sears Attn: Bankruptcy Dept. Po Box 6189 Sioux Falls SD 57117 Acct #: XXXXX6155			Dates: 2009-2009 Reason: Credit Card or Credit Use				\$	473
13 <u>Sears</u> Attn: Bankruptcy Dept. Po Box 6189 Sioux Falls SD 57117			Dates: 2007-2009 Reason: Credit Card or Credit Use				\$	583
Acct #: XXXXX6155  14 St. James Health Center Bankruptcy Department 37653 Eagle Way Chicago IL 60678 Acct #: XXX9755			Dates: Reason: <b>Medical/Dental Services</b>				\$	250
15 The Avenue Attn: Bankruptcy Dept. Po Box 2974 Shawnee Mission KS 66201 Acct #: XXXXX6155			Dates: 1994-2009 Reason: Credit Card or Credit Use				\$	155
16 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX6155			Dates: 2009 Reason: Notice Only				\$	0
17 United Collect BUR INC Attn: Bankruptcy Dept. 5620 Southwyck Blvd Ste Toledo OH 43614 Acct #: 20720080			Dates: 2007-2008 Reason: Medical Debt				\$	50

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In re

Wilhelmina Donegan / Debtor

SCHEDULE F - CREDITORS	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
18 United Collect BUR INC Attn: Bankruptcy Dept. 5620 Southwyck Blvd Ste Toledo OH 43614 Acct #: 22479836			Dates: 2008-2008 Reason: Medical Debt				\$	27
19 United Collect BUR INC Attn: Bankruptcy Dept. 5620 Southwyck Blvd Ste Toledo OH 43614 Acct #: 22479838			Dates: 2008-2008 Reason: Medical Debt				\$	39
20 Westbrook Dental Center Attn: Bankruptcy Dept. 1 Trans Am Plaza Dr. Oakbrook Terrace IL 60181 Acct #:			Dates: Reason: <b>Medical/Dental Services</b>				\$	439

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 28,931.00

# Document Page 19 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

Page 1 of 1

1 Equity LifeStyle Properties

Attn: Bankruptcy Dept. 4951 Augusta Blvd Monee IL 60449 Intention: Assume Lease
Contract Type: Lease on Property
Terms/Month: \$638/month

Buy Out: Begin Date:

Debtor Int: Lessee
Description: Lot rent

PFG Record # 439618 B6G (Official Form 6G) (12/07)

# Document Page 20 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 439618 B6H (Official Form 6H) (12/07) Page 1 of 1

## UNITED STATES BARKRUPT BY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE									
Status: Married None										
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT								
Occupation:	Retired	Retired								
Name of Employer:										
Years Employed										
Employer Address:										
City, State, Zip	,	,								

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00			
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 0.00	\$ 0.00			
4. LESS PAYROLL DEDUCTIONS		·			
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00			
b. Insurance	\$ 0.00	\$ 0.00			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 0.00	\$ 0.00			
9. Interest and dividends	\$ 0.00	\$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 950.00	\$ 1,224.00			
12. Pension or retirement income	\$ 0.00	\$ 1,040.00			
13. Other monthly income (Specify:)  & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 950.00	\$ 2,264.00			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,214.00				
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Sum				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATES BARKER PT GY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR	(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	•
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures	abeled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 638.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	
2. Utilities: a. Electricity and Heating Fuel	\$ 360.00
b. Water, Sewer, Garbage	\$ 135.00
c. Cellphone, Internet	\$ 75.00
d. Other Home Phone and Cable Television	\$ 130.00
B. Home Maintenance (repairs and upkeep)	\$ 55.00
4. Food	\$ 500.00
5. Clothing	\$ 50.00
6. Laundry and Dry Cleaning	\$ 40.00
7. Medical and Dental Expenses	\$ 50.00
3. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 270.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 50.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ -
b. Life	<del>Ψ</del> \$-
c. Health	·
d. Auto e. Other	\$ 120.00
	<b>\$</b> -
12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto	<b>\$</b> -
b. Reaffirmation Payments	\$ -
c. Other Spouse's Credit Cards \$120.00	\$120.00
4. Alimony, maintenance and support paid to others	\$-
15. Payments for support of additional dependents not living at your home	\$-
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$170.00 \$17.00 \$0.00 \$- \$-	\$187.00
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 2,780.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing None	g this document
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule	\$ 3,214.00
b. Average monthly expenses from Line 18 above	\$ 2,780.00
c. Monthly net income (a. minus b.)	\$ 434.00
d. Total amount to be paid into plan monthly	\$ 430.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan Debtor

Bankruptcy Docket #:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/11/2009 /s/ Wilhelmina Donegan
Wilhelmina Donegan
Wilhelmina Donegan

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$0 2008: \$0 2007: \$0	employment	
Spouse		
AMOUNT	SOURCE	

# Document Page 25 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

	STATEMENT OF FI	ANUAL ALL AINO
Spouse		
AMOUNT	SOURCE	
2009: \$0 2008: \$33,598 2007: \$32,468	employment	
02. INCOME OTHER THAN F	FROM EMPLOYMENT OR OPERATION	OF BUSINESS:
		ployment, trade, profession, operation of the debtor's business durin Give particulars. If a joint petition is filed, state income for each
spouse separately. (Married of		13 must state income for each spouse whether or not a joint petition
spouse separately. (Married of	lebtors filing under chapter 12 or chapter	13 must state income for each spouse whether or not a joint petition
spouse separately. (Married on its filed, unless the spouses and its filed, unless the spouses and its filed.	lebtors filing under chapter 12 or chapter e separated and a joint petition is not file	13 must state income for each spouse whether or not a joint petition
spouse separately. (Married of is filed, unless the spouses are AMOUNT  2009: \$7,600 2008: \$11,800	lebtors filing under chapter 12 or chapter e separated and a joint petition is not file .  SOURCE	13 must state income for each spouse whether or not a joint petition
spouse separately. (Married of is filed, unless the spouses are	lebtors filing under chapter 12 or chapter e separated and a joint petition is not file .  SOURCE	13 must state income for each spouse whether or not a joint petition
AMOUNT  2009: \$7,600 2008: \$11,800 2007: \$11,800	debtors filing under chapter 12 or chapter to separated and a joint petition is not file SOURCE Social Security Disability	13 must state income for each spouse whether or not a joint petition

NONE

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Creditor	Payments	Paid	Still Owing
Name and Address	Dates of	Amount	Amount

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In re

Wilhelmina Donegan, Debtor

Name and Address of Person

for Whose Benefit Property

was Seized

days immediately preceding the c transfer is not less than \$5,000 (	commencement of the case if the ag Married debtors filing under chapter	DEBTS: List each payment or other transfigregate value of all property that constituted or chapter 13 must include payments uses are separated and a joint petition is	tes or is affected by suc and other transfers by e
Name and Address	Dates of	Amount Paid or Value of Transfers	Amount
of Creditor	Payment/Transfers		Still Owing
creditors who are or were insider	s. (Married debtors filing under cha	preceding the commencement of this capter 12 or chapter 13 must include payments separated and a joint petition is not filed	ents be either or both
Name & Address of Creditor	Dates	Amount Paid or Value of	Amount
& Relationship to Debtor	of Payments	Transfers	Still Owing
List all lawsuits & administrative puthis bankruptcy case. (Married de	proceedings to which the debtor is o	, GARNISHMENTS AND ATTACHMENT r was a party within 1 (one) year immedia pter 13 must include information concerred and a joint petition is not filed.)	ately preceding the filing
CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION

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Date

of

Seizure

Description

and Value

of Property

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

STATEMENT	OF FINANCIAL	<b>AFFAIRS</b>
SIAICMEN	OF FINANCIAL	AFFAIRS

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment Terms of Assignment or Settlement

NONE

Х

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or

Relationship to Debtor,

Date of Description and Value

Organization

If Any

Gift

of Gift

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

STATEMEN	IT OF F	INANCIAL	<b>AFFAIRS</b>
SIAICIVICI		INANGIAL	_ ALLAIRO

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 Payment/Value: 3,500.00 \$580 paid prior to filing, balance to be paid through plan

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2009 \$50.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

### STATEMENT OF FINANCIAL AFFAIRS

### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received

Buyer/stranger 11/2008 727 W. 54th St.
Chicago, IL 60609

Debtor received \$60,000 from the sale of the property. \$40,000 was spent on their Mobile Home and the rest was spent on their 2008 Toyota Rav-4

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name ofDate(s)Amount and DateTrust orofof Sale orother DeviceTransfer(s)Closing

NONE

### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Institution Final Balance Closing

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

<b>STATEMENT</b>	OF FINA	NICIAI	VEEVIDE
SIAIEMENI	UF FINE	INCIAL	ALLAIKO

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy
1555 W Chambers St Milwaukee WI 53206-2277	Same	From 3/2007 To 3/2008
727 W 54Th St Chicago IL 60609-6143	Same	FROM 9/1972 To 3/2007
727 W. 54th St Chicago, IL 60609	Same	4/2008 to 11/2008

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

CTATEMENT	OF FINANCIAL	

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Wilhelmina Donegan, Debtor

Name

		nts or orders, under any Environmenta nmental unit that is or was a party to t	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAM	E OF BUSINESS		
a. If the debtor is an individual, list the ending dates of all businesses in whi partnership, sole proprietor, or was simmediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in which	the names, addresses, taxpayer id ich the debtor was an officer, dire self-employed in a trade, profession the cement of this case, or in which the deding the commencement of this names, addresses, taxpayer ider ich the debtor was a partner or over the debtor was	entification numbers, nature of the bustector, partner, or managing executive on, or other activity either full- or partner debtor owned 5 percent or more of case.  Intification numbers, nature of the bustewned 5 percent or more of the voting	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and
a. If the debtor is an individual, list the ending dates of all businesses in whi partnership, sole proprietor, or was simmediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the	the names, addresses, taxpayer id ich the debtor was an officer, directle-employed in a trade, profession to this case, or in which the defined the commencement of this names, addresses, taxpayer ider ich the debtor was a partner or ox commencement of this case.  Inames, addresses, taxpayer ider ich the debtor was a partner or ox commencement of this case.	ector, partner, or managing executive on, or other activity either full- or part- ne debtor owned 5 percent or more of case.  httfication numbers, nature of the busi	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and or equity securities, within six nesses, and beginning and

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Address

# Document Page 33 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

	STATEMENT OF FI	NANCIAL AFFAIRS
has been, within six years immed executive, or owner of more than	fliately preceding the commencement 5 percent of the voting or equity see	a corporation or partnership and by any individual debtor who is at of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of, or other activity, either full- or part-time.
	eding the commencement of this ca	ement only if the debtor is or has been in business, as defined a se. A debtor who has not been in business within those six year
19. BOOKS, RECORDS AND F	NANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	` , ;	diately preceding the filing of this bankruptcy case kept or super
Name and Address	Dates Services Rendered	
		-
		preceding the filing of this bankruptcy case have audited the bo
	who within two (2) years immediately d a financial statement of the debtor.	
account and records, or prepared	d a financial statement of the debtor.	Dates Services
Name  19c. List all firms or individuals w	d a financial statement of the debtor. Address	Dates Services Rendered  at of this case were in possession of the books of account and re
Name  19c. List all firms or individuals w	d a financial statement of the debtor.  Address  ho at the time of the commencemen	Dates Services Rendered  at of this case were in possession of the books of account and re
Name  19c. List all firms or individuals w of the debtor. If any of the books	Address  Address  ho at the time of the commencement of account and records are not available.	Dates Services Rendered  at of this case were in possession of the books of account and re
Name  19c. List all firms or individuals w of the debtor. If any of the books  Name  19d. List all financial institutions,	Address  ho at the time of the commencement of account and records are not avai	Dates Services Rendered  It of this case were in possession of the books of account and relable, explain.

Issued

Address

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In re

	STATEMENT OF FIN	IANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	o inventories taken of your property, the name is of each inventory.	ne of the person who supervised th	e taking of each inventory,
Date	Inventory	Dollar Amount of Inventory	
of	Supervisor	(specify cost, market of other basis)	
Inventory	Supervisor		
b. List the name and addr	ess of the person having possession of the re	ecords of each of the inventories re	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
or inventory	of inventory records		
	rship, list nature and percentage of interest of		
21. CURRENT PARTNER  a. If the debtor is a partne  Name  and Address			
a. If the debtor is a partne	rship, list nature and percentage of interest of Nature	Percentage of Interest Oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature of Interest  oration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corp	Percentage of Interest  Oration; and each stockholder who prporation.  Nature and Percentage of Stock Ownership  DLDERS:	
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature Of Interest  Oration, list all officers & directors of the corpore of the voting or equity securities of the control in	Percentage of Interest  Oration; and each stockholder who prporation.  Nature and Percentage of Stock Ownership  DLDERS:	
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature Of Interest  Oration, list all officers & directors of the corpore of the voting or equity securities of the control in	Percentage of Interest  Oration; and each stockholder who orporation.  Nature and Percentage of Stock Ownership  DLDERS:  hip interest of each member of the	

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In re

22b. If the debtor is a corporation immediately preceding the com		ationship with the corporation terminated within one	e (1) year
Name and Address	Title	Date of Termination	
If the debtor is a partnership or		A COPORATION: utions credited or given to an insider, including corner perquisite during one year immediately precedi	
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
24. TAX CONSOLIDATION GF	NOUP:		
If the debtor is a corporation, lis	. ,	cation number of the parent corporation of any contribution six (6) years immediately preceding the comm	•
If the debtor is a corporation, lis for tax purposes of which the de	. ,		•
If the debtor is a corporation, lis for tax purposes of which the dicase.  Name of	ebtor has been a member at any time wi Taxpayer		•
If the debtor is a corporation, lis for tax purposes of which the decase.  Name of Parent Corporation  25. PENSION FUNDS:	ebtor has been a member at any time wi  Taxpayer  Identification Number (EIN)		debtor, as an

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

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STATEME		'I /\ I	
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### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/11/2009 /s/ Wilhelmina Donegan

Wilhelmina Donegan

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilhelmina Donegan, Debtor

Bankruptcy Docket #:

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$3,500

\$580

-\$2,920

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 08/20/2009 /s/ Wylie W Mok

Attorney Name: Wylie W Mok
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: 6293407

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In re

Wilhelmina Donegan, Debtor

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The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/11/2009

/s/ Wilhelmina Donegan
Wilhelmina Donegan

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Wilhelmina Donegan Debtor

### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 08/11/2009 /s/ Wilhelmina Donegan

Wilhelmina Donegan

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Sign & Date Here



Sign & Date Here

Dated: 08/20/2009 /s/ Wylie W Mok

Attorney: Wylie W Mok Bar No: 6293407

PFG Record # 439618